

Fill in this information to identify the case:

Debtor 1 Dennis J Reardon, III

Debtor 2 Maureen M. Reardon  
(Spouse, if filing)

United States Bankruptcy Court for the Boston  
District of District of Massachusetts

Case number 15-13892-MSH

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Selene Finance, as servicer for CP -SRMOF II 2012-A TRUST, U.S. Bank Trust National Association,  
not in its individual capacity but solely as Trustee

Court claim no. (if known): 10-2

Last 4 digits of any number you use to  
identify the debtor's account:

9627

## Date of payment change:

Must be at least 21 days after date  
of this notice

04/01/2019

## New total payment:

Principal, interest, and escrow, if any

\$ 2,650.19

## Part 1: Escrow Account Payment Adjustment

## Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 868.56New escrow payment: \$ 534.55

## Part 2: Mortgage Payment Adjustment

## Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Dennis J Reardon, III and Maureen M. Reardon  
First Name Middle Name Last Name

Case number (if known) 15-13892-MSH


**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/Joshua Ryan-Polczinski  
Signature

Date 03/08/2019

Print: Joshua Ryan-Polczinski Title Attorney  
First Name Middle Name Last Name

Company Harmon Law Offices, P.C.

Address 150 California Street  
Number Street  
Newton MA 02458  
City State ZIP Code

Contact phone ( 617 ) 558 – 0500

Email mabk@harmonlaw.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS (BOSTON)

IN RE:

Dennis J Reardon, III and Maureen M. Reardon,  
Debtors

Case No. 15-13892-MSH  
Chapter 13

CERTIFICATE OF SERVICE

I, Joshua Ryan-Polczinski, state that on March 8, 2019, I electronically filed the foregoing document with the United States Bankruptcy Court for the District of District of Massachusetts on behalf of Selene Finance, as servicer for CP -SRMOF II 2012-A TRUST, U.S. Bank Trust National Association, not in Its individual capacity but solely as Trustee using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

Mark Nestor  
Carolyn Bankowski  
John Fitzgerald  
Stephen G. Murphy  
Tatyana P. Tabachnik

I certify that I have mailed by first class mail, postage prepaid, the documents electronically filed with the Court on the following non CM/ECF participants:

Dennis J Reardon, III  
17 Swampscott Ave  
Peabody, MA 01960

Maureen M. Reardon  
17 Swampscott Ave  
Peabody, MA 01960

Respectfully submitted,

Selene Finance, as servicer for CP -SRMOF II  
2012-A TRUST, U.S. Bank Trust National  
Association, not in Its individual capacity but  
solely as Trustee,  
By its Attorney

/s/Joshua Ryan-Polczinski

Joshua Ryan-Polczinski  
BBO# 678007  
Harmon Law Offices, P.C.  
PO Box 610389  
Newton Highlands, MA 02461  
(617)558-0500  
mabk@harmonlaw.com

Dated: 03/08/2019

## Exhibit A

Please Note:

The Documents Appended Hereto Have Been Redacted  
To Prevent Any Possible Disclosure of Personal And Private Information

Any Documents Marked As A True And Correct Copy  
Have Also Been Redacted For This Purpose

**SELENE**  
FINANCE

9990 Richmond, Suite 400  
Houston, TX 77042-4545

ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]  
DATE: February 25, 2019

**REDACTED**

DENNIS J REARDON III  
MAUREEN M REARDON  
17 SWAMPSCOTT AVE  
PEABODY MA 01960-5832

	Previous Payment	New Payment Effective 04/01/19
PRINCIPAL AND INTEREST	\$2,115.64	\$2,115.64
ESCROW	\$510.34	\$534.55
SPREAD	\$357.72	\$3.00
TOTAL PAYMENT	\$2,984.20	\$2,650.19

CUSTOMER SERVICE 877-735-3637

**COMING YEAR ESCROW PROJECTION**

The purpose of the Coming Year Escrow Projection is to determine the lowest balance "Low Point" to which your escrow account will be allowed to fall in the coming year. The projection of the Low Balance is based on the current year's escrow payments. If the projected Low Point is greater than the allowable low point, there is a projected surplus. If the projected Low Point is less than the allowable low point, there is a projected deficit. The surplus or deficit will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount is shown in the Low Balance Summary and the New Payment.

ANTICIPATED ESCROW DISBURSEMENT	MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	NEW BAL PROJECTION
HOMEOWNERS INS					4,765.68	1,831.29
CITY TAXES	04/19	534.55	BEGINNING BALANCE	.00	5,300.23	2,365.84
CITY TAXES	05/19	534.55	CITY TAXES	-1,115.35	4,719.43	1,785.04
CITY TAXES	06/19	534.55		.00	5,253.98	2,319.59
CITY TAXES	07/19	534.55		.00	5,788.53	2,854.14
	08/19	534.55	CITY TAXES	-1,077.62	5,245.46	2,311.07
	09/19	534.55		.00	5,780.01	2,845.62
TOTAL DISBURSEMENTS DIVIDED BY 12 MONTHS	10/19	534.55		.00	6,314.56	3,380.17
	11/19	534.55	HOMEOWNERS INS	-1,769.00	5,081.11	2,146.72
	12/19	534.55	CITY TAXES	-1,077.62	4,003.49	1,069.10
MONTHLY ESCROW DEPOSIT	01/20	534.55		.00	4,538.04	1,603.65
	02/20	534.55	CITY TAXES	-1,376.08	5,072.59	2,138.20
	03/20	534.55		.00	4,765.61	1,831.22
	TOTAL	6,414.60		-6,414.67		

<b>LOW BALANCE SUMMARY</b>	
PROJECTED LOW POINT	4,003.49
ALLOWABLE LOW POINT	1,069.10
SURPLUS	2,934.39

SHORTAGE .00  
ESCROW ADJUSTMENT FOR 12 MONTHS .00  
The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.

**IMPORTANT MESSAGES**

For your convenience, the escrow surplus check is attached directly below.

NMLS # [REDACTED]

PLEASE RETURN LOWER PORTION WITH YOUR PAYMENT AND KEEP THE TOP PORTION FOR YOUR RECORDS  
INTERNET REPRINT

**SELENE**  
FINANCE

17 SWAMPSCOTT AVE

CHECK NO [REDACTED]	MO./Day/YR 02/22/19
AMOUNT \$2,934.39	

FOR PAYMENT OF ESCROW TO MORTGAGOR

\*\*TWO THOUSAND NINE HUNDRED THIRTY-FOUR AND 39/100 DOLLARS\*\*

VOID IF NOT CASHED WITHIN 180 DAYS

**PAY TO THE ORDER OF**  
DENNIS J REARDON III  
MAUREEN M REARDON  
17 SWAMPSCOTT AVE  
PEABODY MA 01960-5832

Loan Number: [REDACTED]

Escrow Account History

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Date: April 1, 2019

• This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.

• An asterisk (\*) indicates a difference from the projected activity in either the amount or date.

• When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

• Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	1,532.57	-151.92
03/18	510.84	440.89				2,043.41	288.97
04/18	510.84	.13	1,177.17	1,115.35 *	COUNTY TAXES	1,377.08	-826.25<
05/18	510.84	1,737.12				1,887.92	910.87
06/18	510.84	868.56				2,398.76	1,770.43
07/18	510.84	868.56	1,039.90	1,077.62 *	CITY TAXES	1,869.70	1,570.37
08/18	510.84	1,737.12				2,380.54	3,307.49
09/18	510.84					2,891.38	3,307.49
10/18	510.84	1,683.72	1,039.90	1,077.62 *	CITY TAXES	2,362.32	3,913.59
10/18				1,768.00	HOMEOWNERS INS	2,362.32	2,145.59
11/18	510.84		1,696.00			1,177.16	2,145.59
12/18	510.84	879.65				1,688.00	3,025.24
01/19	510.84	868.56	1,177.16	1,376.08 *	CITY TAXES	1,021.68<	2,517.72
02/19	510.84	868.56		2,134.39 *	ENMASSE REFUND	1,532.52	451.89
TOTALS	6,130.08	9,952.87	6,130.13	9,349.06			

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$1,021.63 or 1/6th of the total anticipated annual disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under the Mortgage Contract or State or Federal Law, the targeted low point in your escrow account is \$1,021.63 and the actual low point balance was -\$826.25; the amount is indicated with an arrow (<).

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.